

Information to identify the case:			
Debtor 1:	Jacqueline M. McAlister		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	WESTERN DISTRICT OF PENNSYLVANIA		
Case number:	18-24756-GLT		
Social Security number or ITIN:	xxx-xx-4493		
EIN:	--		
Social Security number or ITIN:	----		
EIN:	--		
Date case filed in chapter:	13	12/11/18	
Date case converted to chapter:	7	2/3/22	

Official Form 309B (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- Proof of Claim Deadline Set

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Jacqueline M. McAlister	
2. All other names used in the last 8 years		
3. Address	88 North Broadway Ave North Versailles, PA 15137	
4. Debtor's attorney Name and address	Dennis J. Spyra 1711 Lincoln Way White Oak, PA 15131	Contact phone 4126735228 Email: attorneyspyra@dennisspyra.com
5. Bankruptcy trustee Name and address	Natalie Lutz Cardiello 107 Huron Drive Carnegie, PA 15106	Contact phone 412-276-4043 Email: ncardiello@cardiello-law.com

For more information, see page 2 >

Debtor **Jacqueline M. McAlister**

Case number **18-24756-GLT**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 2/4/22
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	March 14, 2022 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 341 Meeting will be conducted by phone, please consult the docket or, case trustee for call information.
8.	Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div style="display: flex; justify-content: space-between;"> <div> File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4) or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). </div> <div> Filing deadline: 5/13/22 Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: </div> </div> <hr/> <div> Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. </div> <hr/> <div style="display: flex; justify-content: space-between;"> <div> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </div> <div> Filing deadline: 30 days after the conclusion of the meeting of creditors </div> </div>	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Liquidation of the debtor's property and payment of creditors' claims	The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them in the order specified by the Bankruptcy Code. To ensure you receive any share of that money, you must file a proof of claim as described above.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

In re:
Jacqualine M. McAlister
Debtor

Case No. 18-24756-GLT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Feb 04, 2022

User: auto
Form ID: 309B

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Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 06, 2022:

Recip ID	Recipient Name and Address
db	+ Jacqueline M. McAlister, 88 North Broadway Ave, North Versailles, PA 15137-1839
aty	+ Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
aty	+ Keri P. Ebeck, Bernstein-Burkley, 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
aty	+ Maribeth Thomas, Tucker Arensberg PC, 1500 One PPG Place, Pittsburgh, PA 15222-5413
aty	+ S. James Wallace, GRB Law, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
14963048	Allegheny County Treasurer, Room 108 Court House, Pittsburgh, PA 15219
15273648	+ City of McKeesport, c/o Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
14963057	+ Comenity Bank/Victoria's Secret, Portfolio Recovery Associates, LLC, P.O. Box 12914, Norfolk, VA 23541-0914
15273605	+ East Allegheny School District, c/o Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
14963060	+ Fed Loan Service, P.O. Box 60610, Harrisburg, PA 17106-0610
14963066	+ Mary Ann Fetsick, Tax Collector, 1401 Greensburgh Ave., Suite 3, North Versailles, PA 15137-1630
15273609	+ McKeesport Area School District, c/o Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
15273607	+ North Versailles Township, c/o Keystone Collections Group, 546 Wendel Road, Irwin PA 15642-7539
14986901	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: attorneyspyra@dennisspyra.com	Feb 04 2022 23:10:00	Dennis J. Spyra, 1711 Lincoln Way, White Oak, PA 15131
tr	+ EDI: QNLCARDIELLO.COM	Feb 05 2022 04:13:00	Natalie Lutz Cardiello, 107 Huron Drive, Carnegie, PA 15106-1826
smg	EDI: PENNDEPTREV	Feb 05 2022 04:13:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 04 2022 23:10:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.pi.ecf@usdoj.gov	Feb 04 2022 23:10:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	+ EDI: AISACG.COM	Feb 05 2022 04:13:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: kborkley@bernsteinlaw.com	Feb 04 2022 23:10:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14969526	EDI: GMACFS.COM	Feb 05 2022 04:13:00	Ally Financial, PO Box 130424, Roseville MN

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			55113-0004
14963049	+ EDI: GMACFS.COM	Feb 05 2022 04:13:00	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
14963050	+ EDI: AMSHER.COM	Feb 05 2022 04:13:00	At & T/DirecTV, c/o Amsher Collection Services, Inc., 4524 Southlake Parkway, Suite 15, Birmingham, AL 35244-3271
14963051	+ EDI: CAPITALONE.COM	Feb 05 2022 04:13:00	Capital One, P.O. Box 30281, Salt Lake City, UT 84130-0281
14963052	+ EDI: CAPONEAUTO.COM	Feb 05 2022 04:13:00	Capital One Auto Finance, 3901 Dallas Parkway, Plano, TX 75093-7864
14967369	+ EDI: AISACG.COM	Feb 05 2022 04:13:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
14971255	EDI: CAPITALONE.COM	Feb 05 2022 04:13:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14963912	+ Email/Text: bankruptcy@cavps.com	Feb 04 2022 23:10:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14963053	+ Email/Text: bankruptcy@cavps.com	Feb 04 2022 23:10:00	Citibank, c/o Cavalry Portfolio Services, P.O. Box 27288, Tempe, AZ 85285-7288
14963055	+ Email/Text: mediamanagers@clientservices.com	Feb 04 2022 23:10:00	Client Services, Inc., 3451 Harry Truman Boulevard, Saint Charles, MO 63301-9816
14963056	+ EDI: PRA.COM	Feb 05 2022 04:13:00	Comenity, c/o Portfolio Recovery Associates, 120 Corporate Blvd. Suite 1, Norfolk, VA 23502-4952
14963543	+ Email/Text: ebnnotifications@creditacceptance.com	Feb 04 2022 23:10:00	Credit Acceptance, 25505 West Twelve Mile Rd, Suite 3000, Southfield MI 48034-8331
14963058	+ Email/Text: ebnnotifications@creditacceptance.com	Feb 04 2022 23:10:00	Credit Acceptance Corp, P.O. Box 5070, Southfield, MI 48086-5070
14963059	EDI: DISCOVER.COM	Feb 05 2022 04:13:00	Discover Financial Services, P.O. Box 15316, Wilmington, DE 19850
14992400	EDI: DIRECTV.COM	Feb 05 2022 04:13:00	Directv, LLC, by American InfoSource as agent, PO Box 5008, Carol Stream, IL 60197-5008
14966439	EDI: DISCOVER.COM	Feb 05 2022 04:13:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14991217	EDI: PRA.COM	Feb 05 2022 04:13:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14968070	+ EDI: PENNDEPTREV	Feb 05 2022 04:13:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
14968070	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 04 2022 23:10:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
14977105	+ Email/Text: ebnpeoples@grblaw.com	Feb 04 2022 23:10:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
14963068	Email/Text: atemple@uhm.com	Feb 04 2022 23:10:00	Union Home Mortgage, 8241 Dow Circle West, Strongsville, OH 44136
14996562	Email/Text: atemple@uhm.com	Feb 04 2022 23:10:00	Union Home Mortgage Corp., c/o Cenlar FSB, 425 Phillips Boulevard, Ewing, NJ 08618

TOTAL: 29

BYPASSED RECIPIENTS**The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a**

District/off: 0315-2

User: auto

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preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Cenlar as servicer for Union Home Mortgage Corp.
cr		Union Home Mortgage Corp.
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	*+	Ally Financial, PO BOX 130424, Roseville, MN 55113-0004
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14963054	*+	Citibank, c/o Cavalry Portfolio Services, P.O. Box 27288, Tempe, AZ 85285-7288
14963061	*+	Fed Loan Service, P.O. Box 60610, Harrisburg, PA 17106-0610
14963062	*+	Fed Loan Service, P.O. Box 60610, Harrisburg, PA 17106-0610
14963063	*+	Fed Loan Service, P.O. Box 60610, Harrisburg, PA 17106-0610
14963064	*+	Fed Loan Service, P.O. Box 60610, Harrisburg, PA 17106-0610
14963065	*+	Fed Loan Service, P.O. Box 60610, Harrisburg, PA 17106-0610
14963067	##+	Pressler, Felt & Warshaw, LLP, Attn: Ian Zev Winograd, Esq., 508 Prudential Road, Suite 200-B, Horsham, PA 19044-2309

TOTAL: 2 Undeliverable, 9 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 06, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 4, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Cenlar as servicer for Union Home Mortgage Corp. bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Union Home Mortgage Corp. bnicholas@kmlawgroup.com
Dennis J. Spyra	on behalf of Debtor Jacqueline M. McAlister attorneyspyra@dennisspyra.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Maribeth Thomas	on behalf of Creditor Ally Financial mthomas@tuckerlaw.com maribeth.thomas@gmail.com,jrusnack@tuckerlaw.com
Natalie Lutz Cardiello	ncardiello@cardiello-law.com ncardiello@ecf.axosfs.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecpeople@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 8